

**Information to identify the case:**

Debtor 1	<u>William Gage</u>	Social Security number or ITIN	xxx-xx-4371
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-27092-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Gage

12/6/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Gage  
 Debtor

Case No. 12-27092-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Dec 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2017.

db William Gage, 1005 Wayside Road, Tinton Falls, NJ 07712-3145  
 aty +Richard P. Minter, Law Office of Richard P. Minter, 131 Bridgeboro Street,  
 Riverside, NJ 08075-3201  
 cr +Bank of America, N.A., Prober & Raphael, 20750 Ventura Boulevard, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr +Nationstar Mortgage LLC D/B/A Mr. Cooper As Servic, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 cr +U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR TH, C/O Koury, Tighe, Lapres, Bisulca & Somm,  
 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857  
 513189440 +Aspire, Po Box 105555, Atlanta, GA 30348-5555  
 513934634 Bank of America N.A., c/o Prober & Raphael, Attornys For Secured Creditor, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 513189446 +BlueTarp Financial, P.O. Box 17825, Portland, ME 04112-8825  
 513189454 +Craner, Satkin, Scheer & Schwartz, 320 Park Avenue, Scotch Plains, NJ 07076-1100  
 513189455 +Dcard/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 513189474 +Monmouth County Sheriff's Office, 50 East Main Street, Freehold, NJ 07728-2277  
 514129520 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 513338532 NJ State Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046  
 513451700 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 513214530 +PORTFOLIO RECOVERY ASSOCIATES LLC, Craner Satkin Scheer & Schwartz, P.C., PO Box 367,  
 Scotch Plains, NJ 07076-0367  
 513189480 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 513189482 +Scott Lowery Law Office, P.C., Attorneys and Counselors At Law, 1422 East 71st Street,  
 Suite B, Tulsa, OK 74136-5060  
 513189484 +Superior Court of New Jersey, Law Division - Special Civil Part, 71 Monument Park,  
 Freehold, NJ 07728-1747  
 513448114 U.S. BANK, NATIONAL ASSOCIATION, Trustee for the C, Koury, Tighe, Lapres, Bisulca & Sommers,,  
 1423 Tilton Road, Suite 9, Northfield, New Jersey 08225-1857

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2017 22:59:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 06 2017 22:59:43 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513381800 EDI: BECKLEE.COM Dec 06 2017 22:38:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 513254002 EDI: AIS.COM Dec 06 2017 22:38:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513189439 +EDI: AMEREXPR.COM Dec 06 2017 22:38:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 513384352 +EDI: ACCE.COM Dec 06 2017 22:38:00 Asset Acceptance LLC, Po Box 2036,  
 Warren MI 48090-2036  
 513189441 +EDI: ACCE.COM Dec 06 2017 22:38:00 Asset Acceptance Llc, Po Box 1630,  
 Warren, MI 48090-1630  
 513552179 +EDI: OPHSUBSID.COM Dec 06 2017 22:38:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 513189442 EDI: BANKAMER.COM Dec 06 2017 22:38:00 Bank Of America, PO Box 982234,  
 El Paso, TX 79998-2234  
 513257425 EDI: BANKAMER2.COM Dec 06 2017 22:38:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 513189444 +EDI: BANKAMER.COM Dec 06 2017 22:38:00 Bank Of America, N.A., 450 American St,  
 Simi Valley, CA 93065-6285  
 513189448 EDI: CAPITALONE.COM Dec 06 2017 22:38:00 Cap One, Po Box 85520, Richmond, VA 23285  
 513189447 +EDI: RESURGENT.COM Dec 06 2017 22:38:00 Cach LLC, 4340 S Monaco St Unit 2,  
 Denver, CO 80237-3485  
 513337354 EDI: CAPITALONE.COM Dec 06 2017 22:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 513189450 +EDI: CHASE.COM Dec 06 2017 22:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513189451 +EDI: CHASE.COM Dec 06 2017 22:38:00 Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298  
 513189452 +EDI: CITICORP.COM Dec 06 2017 22:38:00 Citgo/Cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 513189453 +EDI: CITICORP.COM Dec 06 2017 22:38:00 Citi/Shell, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 513189458 +EDI: CITICORP.COM Dec 06 2017 22:38:00 Exxmbllciti, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 513189459 +EDI: RMSC.COM Dec 06 2017 22:38:00 Gecrb/Pep Boys, Po Box 981439,  
 El Paso, TX 79998-1439  
 513189460 +EDI: HFC.COM Dec 06 2017 22:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 513189461 EDI: IRS.COM Dec 06 2017 22:38:00 IRS, PO Box 9002, Holtsville, NY 11742-9002  
 513189463 EDI: JEFFERSONCAP.COM Dec 06 2017 22:38:00 Jefferson Capital Syst, 16 Mcleland Rd,  
 Saint Cloud, MN 56303

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Dec 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513189464 +EDI: RESURGENT.COM Dec 06 2017 22:38:00 Lvnv Funding Llc, Po Box 740281,  
Houston, TX 77274-0281  
513189465 +EDI: MID8.COM Dec 06 2017 22:38:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
513189475 E-mail/Text: ebn@barnabashealth.org Dec 06 2017 23:00:14 Monmouth Medical Center,  
PO Box 29962, New York, NY 10087-9962  
513189476 +E-mail/Text: Bankruptcies@nragroup.com Dec 06 2017 23:00:46 National Recovery Agen,  
2491 Paxton St, Harrisburg, PA 17111-1036  
513189477 +E-mail/PDF: bankruptcy@ncfsi.com Dec 06 2017 23:03:06 New Century Financial,  
110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038  
513451328 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank Usa, Na, PO Box 41067, Norfolk VA 23541  
513335044 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery Associates, LLC,  
c/o Capital One National Association, POB 41067, Norfolk VA 23541  
513335046 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery Associates, LLC,  
c/o Chase Bank Usa, N.a., PO Box 41067, Norfolk VA 23541  
513189478 +EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
513189483 +EDI: SEARS.COM Dec 06 2017 22:38:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513552180\* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
513189466\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
513189456 ##+Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970  
513189488 ##Vision Financial Corp, P.O. Box 460260, Saint Louis, MO 63146-7260

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 6, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE  
HOLDERS OF THE BANC OF AMERICA FUNDING CORPORATION, 2008-FT1 TRUST, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2008-FT1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John M. Sommers on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF THE BANC OF AMERICA FUNDING CORPORATION 2008-FT1 TRUST, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2008-FT1 JMSommers@KTLBSLAW.com, ktlbslaw@aol.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper As Servicing  
Agent For U.S. Bank National Association, As Trustee For Bank Of America Funding 2008-FT1 Trust,  
Mortgage Pass-Through Certificates, Series 2008-F bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
MaryBeth Schroeder on behalf of Debtor William Gage marybeth@schroedermb-law.com  
Warren S. Jones, Jr. on behalf of Creditor Bank of America, N.A. email@warrensjones.com,  
bestcaseswj@gmail.com;r46134@notify.bestcase.com

TOTAL: 7